

Sign Up for Health Insurance before January 31 or Pay Higher Penalty at Tax Time

Commissioner Stewart Urges People without Coverage to Enroll Now

□**Dover, DE** – The open enrollment period for obtaining health insurance through Delaware's Health Insurance Marketplace ends on January 31. If you want health insurance coverage to begin on February 1, you'll need to enroll in a plan by January 15. If you enroll in a plan between January 16 and January 31, your health insurance will not take effect until March 1, 2016.

Insurance Commissioner Karen Weldin Stewart reminds Delawareans who think they can't afford health insurance that eight out of ten people who enrolled in Delaware received help paying for their insurance. Find out if you qualify for financial assistance now by going to www.healthcare.gov.

If you don't have health insurance coverage in 2016 you'll risk having to pay a federal fee at tax time. You'll pay a penalty of either 2.5% of your income, or \$695 per adult (\$347.50 per child) – whichever is higher. You pay the fee when you file your federal tax return for the year you don't have coverage.

After January 31, 2016, you can't buy a health insurance plan for the rest of 2016 unless you have a specific life change – like having a baby, getting married, or losing other health coverage – that qualifies you for a Special Enrollment Period.

Are you ready to enroll? Consumers can find more details about

the various plans and their related premiums and deductibles, as well as any potential premium subsidies they may be eligible for, at www.healthcare.gov. If you need additional help choosing a plan, there are free and local assistance available across the state to help answer your questions. They can also assist you with the enrollment process – find their contact information at www.choosehealthde.com.

Commissioner Stewart also reminds you that scam artists are active as enrollment deadlines approach, so be cautious if you purchase a health plan through a site other than www.choosehealthde.com or www.healthcare.gov. Other websites may offer plans that don't contain the coverage benefits available through the Affordable Care Act.

Don't forget, small businesses can [apply for SHOP coverage for their employees](http://www.healthcare.gov/small-businesses/employers/) any time, all year. Go to <https://www.healthcare.gov/small-businesses/employers/>

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